REMARKS/ARGUMENTS

Reconsideration of this application is respectfully requested.

The allowance of claims 7, 10, 20, 28 and 29 is appreciatively noted. No further comment will be made with respect to these allowed claims.

The finding of further allowable subject matter at claims 35, 38, 45, 46, 54,61, 62, 69, 80 and 81 is also appreciatively noted. By the above amendment, independent claim 33 has been amended to correspond to allowed claim 35 and claim 49 has been similarly amended so as to correspond earlier dependent claim 51 (for which there is no stated ground of rejection other than a reference to "see the rejection of claim 35"-- which, of course, was found to contain allowable subject matter). Independent claim 65 has been amended so as to correspond to allowable claim 69.

Accordingly, as above amended, independent claims 33, 49 and 65 are all believed to be in allowed condition. It necessarily follows that all claims dependent therefrom are also now in allowed condition.

In response to the claim objections based on noted informalities, the above amendments are believed to obviate each stated ground of objection.

All of the outstanding rejections based on 35 U.S.C. § 103 are respectfully traversed. However, since the claims have now been placed in allowable condition as noted above it is not believed necessary at this time to detail further reasons for such traversal. Deficiencies of earlier cited references have already been noted above and are hereby incorporated by reference. The two new citations relied upon are briefly discussed below.

Majumdar relates primarily to an interface between a number of different user devices operable to allow data and data processing to be distributed between the various devices. It

appears to have been cited because it discloses the provision of a transaction and time limited key for accessing data held at a remote service provider entity. It does not appear that this key is part of a public/private key pair or that the key is transferred according to the method of the relevant claims.

Cohen discloses securing an ESN form cloning by use of various features. One of the features disclosed is the encryption of the ESN during transmission (see column 7, line 46 - column 8, line 34). The technique disclosed appears to comprise generally one-time key pairs. The public key of the key pair is transmitted ahead of the ESN so that it can be used to encrypt a subsequent transmission of the ESN. Similarly, the private key may be used to encrypt an authentication response to confirm receipt of the ESN. This method does not appear to provide the additional security given by the combination of transaction-specified user-specific keys as in the present invention, relying instead on a time limitation for response.

Further amendments have been made in some of the earlier pending claims so as to better correspond to now allowed claims in a corresponding UK counterpart. For example, some claims now include reference to the use of both a user specific key pair and a transaction specific key pair.

The Examiner's attention is also directed to new dependent claims 84-95 corresponding to additional dependent claims that have been granted in the counterpart UK application.

Support for these new dependent claims can be found, for example, at Figures 4a, 7a, 7b and the related text at pages 13-20 of the specification. Since these new claims depend from already allowed claims, they add yet further patentable distinction to the claimed invention and should also be allowable.

Group Art Unit 2617 Attorney Docket 1068-5 Confirmation No. 3775

Accordingly, this entire application is now believed to be in allowable condition and a formal notice to that effect is respectfully solicited.

Respectfully submitted,

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